

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Matthew J Snowden  
 Janice L Snowden  
 Debtors

Case No. 14-18069-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 8

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db/jdb +Matthew J Snowden, Janice L Snowden, 1002 Wyoming Circle,  
 Lincoln University, PA 19352-9420  
 aty +Adelstein & Kaliner, LLC, 350 S. Main Street, Suite 105, Suite 105,  
 Doylestown, PA 18901, UNITED STATES 18901-4872  
 cr +First Tennessee Bank National Association s/m/b to, c/o Lauren B. Karl, Esquire,  
 9800B McKnight Road, Suite 230, Pittsburgh, PA 15237-6022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 21 2017 01:41:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2017 01:41:07  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 21 2017 01:41:16 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: ally@ebn.phinsolutions.com Nov 21 2017 01:40:55 Ally Financial,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2017 02:14:55  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Attorney Adelstein & Kaliner, LLC  
 jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com  
 JON M. ADELSTEIN on behalf of Joint Debtor Janice L Snowden jadelstein@adelsteinkaliner.com,  
 jsbamford@adelsteinkaliner.com  
 JON M. ADELSTEIN on behalf of Debtor Matthew J Snowden jadelstein@adelsteinkaliner.com,  
 jsbamford@adelsteinkaliner.com  
 JONATHAN WILKES CHATHAM on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION  
 SUCCESSOR THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 LAUREN BERSCHLER KARL on behalf of Creditor First Tennessee Bank National Association s/m/b  
 to First Horizon Home Loan Corporation lkarl@kmlawgroup.com, ddott@kmlawgroup.com  
 MARY F. KENNEDY on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
 THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION mary@javaradianlaw.com,  
 tami@javaradianlaw.com  
 MICHAEL H. KALINER on behalf of Joint Debtor Janice L Snowden mhkaliner@gmail.com  
 MICHAEL H. KALINER on behalf of Debtor Matthew J Snowden mhkaliner@gmail.com  
 NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
 RA-occbankruptcy6@state.pa.us  
 REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
 ksweeney@lavin-law.com  
 THOMAS I. PULEO on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
 THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

**LAW OFFICE OF GREGORY JAVARDIAN, LLC**

By Mary F. Kennedy, Esquire

Attorney I.D. # 77149

1310 Industrial Blvd.

1<sup>st</sup> Floor, Suite 101

Southampton, PA 18966

(215) 942-9690

Attorney for First Tennessee Bank National Association successor through merger with First  
Horizon Home Loan Corporation

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Matthew J. Snowden

Janice L. Snowden

Debtor(s)

Chapter 13 Proceeding

14-18069 AMC

**STIPULATION BY AND BETWEEN MATTHEW J. SNOWDEN AND JANICE L.  
SNOWDEN AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION  
SUCCESSOR THROUGH MERGER WITH FIRST HORIZON HOME LOAN  
CORPORATION**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the  
disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf  
of mortgagee, First Tennessee Bank National Association successor through merger with First  
Horizon Home Loan Corporation ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate  
as follows:

- I. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor  
pursuant to a Note and Mortgage on Debtor's real estate known as at 1002 Wyoming  
Circle, Lincoln University, PA 19352.

2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, First Tennessee Bank National Association successor through merger with First Horizon Home Loan Corporation, agree to the following:

(a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$1,314.25 per month. The monthly payment is subject to change in accordance with the terms of the Note and Mortgage.

(b) Debtor(s) acknowledge that debtor(s) is currently due for the following amounts post-petition:

8/1/2017 Payment	\$1,314.25
9/1/2017 Payment	\$1,314.25
10/1/2017 Payment	\$1,314.25
Motion for Relief Attorney Fees & Costs	\$1,031.00
TOTAL	\$4,973.75

(c) Commencing with the November 1, 2017 payment the Debtor(s) shall resume and shall continue to make all regular monthly post petition mortgage payments when they are due in accordance with said Note and Mortgage.

(d) Beginning November 1, 2017 and continuing monthly through April 1, 2018, in addition to Debtor(s) regular monthly post petition mortgage payment Debtor(s) shall pay to First Tennessee Bank National Association successor through merger with First Horizon Home Loan Corporation its successors and/or assigns the sum of \$828.96. This payment shall be applied towards the arrears shown in paragraph 2(b) above.


(e) All payments from Debtor(s) to First Tennessee Bank National Association successor through merger with First Horizon Home Loan Corporation its

successors and/or assigns shall be in the form of certified funds or Trustee checks if conduit payments.


- (f) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- (g) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting First Tennessee Bank National Association successor through merger with First Horizon Home Loan Corporation its successors and/or assigns relief from the automatic stay without further notice and hearing.
- (h) Should First Tennessee Bank National Association successor through merger with First Horizon Home Loan Corporation its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(g) above, the parties agree that the said relief order shall include the following language: "bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law."

(i) The parties agree that a facsimile may be submitted to the Court as if it were  
an original.


STIPULATED AND AGREED TO BY:

  
Michael H. Kaliner, Esquire  
Attorney for Debtor, Matthew J. Snowden and Janice L. Snowden

Date: 10/31/17

  
Mary F. Kennedy, Esquire  
Attorney for First Tennessee Bank National Association successor through merger with First  
Horizon Home Loan Corporation

Date: 10/31/2017

  
William C. Miller, Esquire  
Trustee *W.C. MILLER*

Date: 11-1-17

*No objection*

On this 20th day of November, 2017, approved by the Court.

  
United States Bankruptcy Judge  
Ashely M. Chan

cc: Mary F. Kennedy, Esquire  
1310 Industrial Blvd.  
1<sup>st</sup> Floor, Suite 101  
Southampton, PA 18966

Michael H. Kaliner, Esquire  
Adelstein & Kaliner, LLC  
350 South Main Street, Suite 105  
Doylestown, PA 18901

William C. Miller, Esquire  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107